



Order Filed on March 13, 2025  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY**

**Marie-Ann Greenberg MAG-1284  
Chapter 13 Standing Trustee  
30 TWO BRIDGES ROAD  
SUITE 330  
FAIRFIELD, NJ 07004-1550  
973-227-2840**

IN RE:

RHADAMES ROSARIO  
STEPHANIE ROSARIO

**Case No.: 24-20625 JKS**

**Hearing Date: 3/13/2025**

**Judge: JOHN K. SHERWOOD**

**ORDER CONFIRMING PLAN**

The relief set forth on the following pages, numbered 2 through 2 is hereby **ORDERED**.

**DATED: March 13, 2025**

A handwritten signature in black ink, appearing to read "J K Sherwood", written over a horizontal line.

Honorable John K. Sherwood  
United States Bankruptcy Court

Case No.: 24-20625 JKS

Caption of Order: ORDER CONFIRMING PLAN

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The Plan of the Debtor having been proposed to creditors, and hearing having been held on the Confirmation of such Plan, and it appearing that the applicable provisions of the Bankruptcy Code have been complied with; and for good cause shown, it is

- ORDERED, that the plan of the above named Debtor dated 2/10/2025, or as amended at the confirmation hearing is hereby confirmed. The Standing Trustee shall make payments in accordance with 11 U.S.C. § 1326 with funds received from the Debtor; and it is further
- ORDERED, that to the extent that the Debtor's plan contains motions to avoid judicial liens under 11 U.S.C. Section 522(f) and/or to avoid liens and reclassify claims in whole or in part, such motions are hereby granted, except as specified herein:
- ORDERED, that commencing 11/1/2024, the Debtor shall pay the Standing Trustee  
the sum of \$620.00 for a period of 60 month(s), which payments shall include commission and expenses of the Standing Trustee in accordance with 28 U.S.C. § 586. The unsecured creditors shall receive on a pro rata basis, the balance remaining from the payments set forth in this paragraph, after payment of all administrative, priority & secured claims (i.e., Pot Plan); and it is further
- ORDERED, that any additional atty fees requires increase in plan payments.; and it is further
- ORDERED, that debtor(s) shall provide the Trustee with copies of their timely filed Federal tax returns by April 15th for the years of 2024, 2025 and 2026 and any Federal refund in excess of \$2,500.00 shall be paid into the plan or the case will be dismissed upon certification of the Trustee with 14 days notice to debtor(s) and debtor's attorney; and it is further
- ORDERED, that upon completion of the plan, affected secured creditors shall take all steps necessary to remove of record any lien or portion of any lien discharged; and it is further
- ORDERED, that upon expiration of the Deadline to File a Proof of Claim, the Chapter 13 Standing Trustee may submit an Amended Order Confirming Plan upon notice to the Debtor, Debtor's attorney and any other party filing a Notice of Appearance.

In re:  
Rhadames Rosario  
Stephanie Rosario  
Debtors

Case No. 24-20625-JKS  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: Mar 13, 2025

User: admin  
Form ID: pdf903

Page 1 of 2  
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 15, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ Rhadames Rosario, Stephanie Rosario, 612 Mountain Avenue, Berkeley Heights, NJ 07922-2501

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 15, 2025

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 13, 2025 at the address(es) listed below:

Name	Email Address
Andrew M. Lubin	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC nj-ecfmail@mwc-law.com, alubin@milsteadlaw.com
Denise E. Carlon	on behalf of Creditor Northpointe Bank dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Jessica M. Minneci	on behalf of Debtor Rhadames Rosario jminneci@middlebrooksshapiro.com minneci.jessicab@notify.bestcase.com
Jessica M. Minneci	on behalf of Joint Debtor Stephanie Rosario jminneci@middlebrooksshapiro.com minneci.jessicab@notify.bestcase.com
Marie-Ann Greenberg	magecf@magtrustee.com
Marisa Myers Cohen	

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on behalf of Creditor LAKEVIEW LOAN SERVICING LLC nj-ecfmail@mw-c-law.com, jhillier@mw-c-law.com

Melinda D. Middlebrooks

on behalf of Debtor Rhadames Rosario middlebrooks@middlebrooksshapiro.com  
melindamiddlebrooks@gmail.com;minneci.jessicab@notify.bestcase.com

Melinda D. Middlebrooks

on behalf of Joint Debtor Stephanie Rosario middlebrooks@middlebrooksshapiro.com  
melindamiddlebrooks@gmail.com;minneci.jessicab@notify.bestcase.com

Michael R. DuPont

on behalf of Creditor North Jersey Federal Credit Union dupont@redbanklaw.com lori@redbanklaw.com

Rebecca K. McDowell

on behalf of Creditor Affinity Federal Credit Union rmcowell@slgcollect.com anova@slgcollect.com

Thomas B. O'Connell

on behalf of Creditor Affinity Federal Credit Union toconnell@slgcollect.com anova@slgcollect.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 12